

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor

130 Clinton Road, Lobby B, Suite 202

Fairfield, NJ 07004

Telephone: 973-575-0707

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Shauna Deluca, Esq. (SD-8248)

In Re:

Douglas G. Rodgers,

Debtor.

Grace A. Rodgers,

Joint Debtor.



Order Filed on December 3, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-26037-VFP

Chapter: 13

Hearing Date: November 5, 2020

Judge: Vincent F. Papalia

**AGREED ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: December 3, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Warren D. Levy, Esq.

Property Involved ("Collateral"): 177 Blvd Blvd, Pompton Plains, NJ 07444

Relief sought: ■ Certification of Default

For good cause shown, it is **ORDERED** that Secured Creditor's Certification(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages as of **October 21, 2020**:
 - The Debtor is overdue for 1 month from November 1, 2020.
 - The Debtor is overdue for 1 payment from November 1, 2020 at \$2,037.38 per month.
Funds Held In Suspense \$640.85.
Total Arrearages Due \$1,396.53.
2. Debtor must cure all post-petition arrearages, as follows:
 - The Debtor shall pay the remaining balance of the amount owed for the November 2020 payment in the amount of \$1,396.53 directly to Secured Creditor within 30 days of November 1, 2020.
 - Beginning on December 1, 2020, regular monthly mortgage payments shall continue to be made in the amount of \$2,037.38. This amount is subject to change based on escrow and/or interest rate adjustments.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
Attn: Bankruptcy Dept
PO Box 619094
Dallas, TX 75261-9741
 - Lump-Sum payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
Attn: Bankruptcy Dept
PO Box 619094
Dallas, TX 75261-9741
4. In the event of Default:
 - Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default

with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.


■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.
The fees and costs are payable:
 - Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Warren D. Levy, Esq.
Attorney for Debtors
Date: 12/2/2020

/s/ Shauna Deluca

Shauna Deluca, Esq.
Attorney for Secured Creditor
Date: October 28, 2020

In re:
Douglas G. Rodgers
Grace A. Rodgers
Debtor(s)

Case No. 18-26037-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 03, 2020

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas G. Rodgers, Grace A. Rodgers, 177 Boulevard, Pompton Plains, NJ 07444-2035

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Federal National Mortgage Association bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Shauna M Deluca	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 03, 2020

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper sdeluca@rasflaw.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@rascrane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy

on behalf of Joint Debtor Grace A. Rodgers jday@keaveneylegalgroup.com
jdimaggio@keaveneylegalgroup.com;r46514@notify.bestcase.com

Warren D. Levy

on behalf of Debtor Douglas G. Rodgers jday@keaveneylegalgroup.com
jdimaggio@keaveneylegalgroup.com;r46514@notify.bestcase.com

TOTAL: 10